



UNITED STATES BANKRUPTCY COURT
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo
Cn 4853
Trenton, NJ 08650
(609) 587-6888

In re:

Deborah Graves

Debtor(s)

Order Filed on June 15, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-15148 / MBK

Hearing Date: 06/12/2018

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is ORDERED.

DATED: June 15, 2018

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 05/03/2018, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$18,717.00 PAID TO DATE

\$1,147.00 for 34 months beginning 6/1/2018

ORDERED that the case is confirmed to pay 0% dividend to general unsecured creditors.

ORDERED that the Standing Trustee shall be authorized to submit, ex parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED as follows:

Pursuant to Order Curing Post-Petition Arrears filed 1/25/2018, creditor CIT Bank, NA f/k/a OneWest Bank, FSB, PACER Claim #3-1, will be paid post-petition arrears of \$5,743.17 and \$531.00 of attorneys' fees and filing fees through the Chapter 13 Plan.

Supplemental fee application to be filed by 6/27/2018.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Deborah Graves
 Debtor

Case No. 16-15148-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db +Deborah Graves, 30 Cumberland Drive, Brick, NJ 08723-7539

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com

Charles G. Wohlrab on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust C cwohlrb@logs.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka OneWest Bank N.A., fka OneWest Bank, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James J. Cerbone on behalf of Debtor Deborah Graves cerbonelawfirm@aol.com

Melissa S DiCerbo on behalf of Creditor CIT Bank, N.A. nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A., fka OneWest Bank N.A., fka OneWest Bank, FSB rsolarz@kmllawgroup.com

TOTAL: 8